

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF TENNESSEE
NASHVILLE TENNESSEE DIVISION**

In re:

BEVERLY ELLISON CUMMINS

Debtor(s)

Case No. 18-07029-CW3-13

Chapter 13 Trustee's Final Report and Account

Henry E. Hildebrand, III, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/18/2018.
- 2) The plan was confirmed on 12/06/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/02/2022, 11/18/2022, 04/03/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/07/2023.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,000.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

UST Form 101-13-FR-S (9/1/2009)

Receipts:

| | |
|--|-------------|
| Total paid by or on behalf of the debtor | \$26,297.55 |
| Less amount refunded to debtor | \$794.05 |

NET RECEIPTS: \$25,503.50

Expenses of Administration:

| | |
|---------------------------------------|------------|
| Attorney's Fees Paid Through the Plan | \$4,892.00 |
| Court Costs | \$310.00 |
| Trustee Expenses & Compensation | \$1,052.77 |
| Other | \$0.00 |

TOTAL EXPENSES OF ADMINISTRATION: \$6,254.77

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|--------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| 1305 CLAIM | Unsecured | NA | NA | NA | 0.00 | 0.00 |
| AMERICAN CREDIT ACCEPTANCE | Secured | 14,229.00 | 14,343.18 | 13,092.04 | 13,092.04 | 1,960.28 |
| AMERIMARK PREMIER | Unsecured | 39.00 | NA | NA | 0.00 | 0.00 |
| BLUE TRUST LOANS | Unsecured | 250.00 | NA | NA | 0.00 | 0.00 |
| CASH N DASH | Unsecured | 289.00 | NA | NA | 0.00 | 0.00 |
| CONN APPLIANCES INC | Secured | 202.00 | 169.12 | 169.12 | 169.12 | 14.84 |
| EXCHANGE FINANCE CO | Unsecured | 341.00 | 350.00 | 350.00 | 83.52 | 0.00 |
| EXETER FINANCE LLC | Unsecured | NA | NA | NA | 0.00 | 0.00 |
| EZ FINANCE | Unsecured | 250.00 | 350.00 | 350.00 | 83.52 | 0.00 |
| HARPETH FINANCIAL SERVICES LLC | Unsecured | 425.00 | 587.73 | 587.73 | 140.24 | 0.00 |
| HUGHESNET | Unsecured | 217.00 | NA | NA | 0.00 | 0.00 |
| JEFFERSON CAPITAL SYSTEMS LLC | Unsecured | 562.00 | 562.31 | 562.31 | 134.18 | 0.00 |
| K JORDAN | Unsecured | 131.00 | 125.32 | 125.32 | 29.90 | 0.00 |
| KELLY AND MARK MORRIS | Secured | NA | NA | NA | 0.00 | 0.00 |
| LVNV FUNDING LLC | Unsecured | 780.00 | 717.17 | 717.17 | 171.13 | 0.00 |
| MASSEYS | Unsecured | 69.00 | 66.26 | 66.26 | 15.81 | 0.00 |
| MDHA | Unsecured | NA | NA | NA | 0.00 | 0.00 |
| MDHA | Secured | NA | NA | NA | 0.00 | 0.00 |
| MERRICK BANK | Unsecured | 833.00 | 832.65 | 832.65 | 198.67 | 0.00 |
| MYPAYDAYLOAN | Unsecured | 250.00 | NA | NA | 0.00 | 0.00 |
| NASHVILLE FINANCE CO | Unsecured | 350.00 | 350.00 | 350.00 | 83.52 | 0.00 |
| PEDIATRIX MEDICAL GROUP | Unsecured | 194.00 | NA | NA | 0.00 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | 545.00 | 545.10 | 545.10 | 130.07 | 0.00 |
| REFLEX | Unsecured | 522.00 | NA | NA | 0.00 | 0.00 |
| SIERRA LENDING | Unsecured | 160.00 | NA | NA | 0.00 | 0.00 |
| SIGNATURE FINANCE CO | Unsecured | 280.00 | NA | NA | 0.00 | 0.00 |
| SKY TRAIL CASH | Unsecured | 249.00 | NA | NA | 0.00 | 0.00 |
| SPRINT | Secured | NA | NA | NA | 0.00 | 0.00 |
| TEA OLIVE LLC | Unsecured | 525.00 | 397.50 | 397.50 | 94.85 | 0.00 |
| TENNESSEE QUICK CASH INC | Unsecured | 250.00 | 436.37 | 436.37 | 104.13 | 0.00 |
| US DEPARTMENT OF EDUCATION | Unsecured | 20,000.00 | 11,495.06 | 11,495.06 | 2,742.91 | 0.00 |

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|-----------------------|-----------|--------------------|-------------------|------------------|-------------------|--------------|
| WEAVER MEDICAL SUPPLY | Unsecured | 117.00 | NA | NA | 0.00 | 0.00 |
| ZFN COLLECTION | Unsecured | 763.00 | NA | NA | 0.00 | 0.00 |

Summary of Disbursements to Creditors:

| | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Interest Paid</u> |
|-------------------------------------|--------------------------|---------------------------|--------------------------|
| Secured Payments: | | | |
| Mortgage Ongoing | \$0.00 | \$0.00 | \$0.00 |
| Mortgage Arrearage | \$0.00 | \$0.00 | \$0.00 |
| Debt Secured by Vehicle | \$13,092.04 | \$13,092.04 | \$1,960.28 |
| All Other Secured | \$169.12 | \$169.12 | \$14.84 |
| TOTAL SECURED: | \$13,261.16 | \$13,261.16 | \$1,975.12 |
| Priority Unsecured Payments: | | | |
| Domestic Support Arrearage | \$0.00 | \$0.00 | \$0.00 |
| Domestic Support Ongoing | \$0.00 | \$0.00 | \$0.00 |
| All Other Priority | \$0.00 | \$0.00 | \$0.00 |
| TOTAL PRIORITY: | \$0.00 | \$0.00 | \$0.00 |
| GENERAL UNSECURED PAYMENTS: | \$16,815.47 | \$4,012.45 | \$0.00 |

Disbursements:

| | | |
|------------------------------|--------------------|---------------------------|
| Expenses of Administration | <u>\$6,254.77</u> | |
| Disbursements to Creditors | <u>\$19,248.73</u> | |
| TOTAL DISBURSEMENTS : | | <u>\$25,503.50</u> |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/09/2024

By: /s/ Henry E. Hildebrand, III

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.